



Credit Decisioning & Verification



## A convenient, single-source provider for traditional credit reports

MicroBilt delivers convenience as a single-source provider of traditional credit reports from additional bureaus.

Available: Web Based Batch API

### What does it do?

Leveraging traditional credit reporting and scoring from multiple providers allows MicroBilt end users to address regional and market differences in coverage that may exist between bureaus when assessing the credit risk of consumers participating in the traditional credit marketplace. Users may receive reports in the originating bureau's report format or may opt to use MicroBilt's easy-to-understand common report format to allow for consistent viewing of data for all bureaus. Additional advantages exist for MicroBilt users including multi-bureau merged report options, no extra bureau fees, avoidance of being subject to trigger leads, integrated access via leading loan management systems, data reporting support (i.e. Metro2 conversion) and much more. Traditional credit reporting offers decision-critical information on all of the following consumer credit attributes:

- Credit scoring
- Credit summary (i.e. balance, high/low credit limit, open/paid accounts, etc.)
- Tradeline information
- Reported collections
- Public record information
- Credit inquiries

### What is it used for?

Credit decisioning and prescreening on consumers participating in the credit marketplace for:

- Consumer lending
- Vehicle financing
- Tenant screening
- Retail financing
- Equipment leasing and rentals
- Mortgage and home equity lending
- Pre-employment screening

